

## Fill in this information to identify the case:

Debtor 1 Helena V Bather

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District of Illinois

Case number 1807006

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

## Name of creditor:

HSBC Bank USA, National Association as Trustee for Nomura Asset Acceptance Corporation,  
Mortgage Pass-Through Certificates, Series 2005-AP3

Court claim no. (if known): 2

## Date of payment change:

Must be at least 21 days after date  
of this notice

09/01/2019

## New total payment:

Principal, interest, and escrow, if any \$ 1332.84

Last 4 digits of any number you use to  
identify the debtor's account:

7 8 9 8**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 0.00New escrow payment: \$ 13.83**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Edina Hadzic Date 07/10/2019  
Signature

Print: HADZIC, EDINA VP Loan Documentation  
First Name Middle Name Last Name Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y  
Number Street  
1000 Blue Gentian Road  
Address 2  
Eagan MN 55121-7700  
City State ZIP Code

Contact phone 800-274-7025 NoticeOfPaymentChangeInquiries@wellsfargo.com  
Email

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Chapter 13 No. 1807006

Judge: Donald R Cassling

In re:

Helena V Bather

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before July 11, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Helena V Bather  
1231 N Taylor Ave

Oak Park IL 60302

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

David H Cutler  
Cutler & Associates, Ltd.  
4131 Main St.

Skokie IL 60076

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

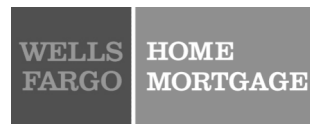
Tom Vaughn  
Trustee  
55 E. Monroe Street, Suite 3850

Chicago IL 60603

/s/Edina Hadzic

VP Loan Documentation

Wells Fargo Bank, N.A.



June 18, 2019

DAVID H CUTLER  
CUTLER & ASSOCIATES, LTD.  
4131 MAIN ST.  
SKOKIE, IL 60076

Subject: Important information for your client(s)  
Client(s): Helena Bather  
Case number:  
Account number:  
Property address: 1231 N Taylor Ave  
Oak Park IL 60302

Dear DAVID H CUTLER  
CUTLER & ASSOCIATES, LTD.:

Enclosed is an important document(s) for your client(s). This document(s) may provide your client(s) with time-sensitive information about the account referenced above. Please forward the enclosed document(s) to your client(s) as soon as possible.

Thank you for your prompt attention to this matter. If you have any questions or need additional assistance, please call us at 1-800-274-7025, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Bankruptcy Servicing  
Wells Fargo Home Mortgage

Enclosure

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June 18, 2019

HELENA BATHER  
1231 N TAYLOR AVE  
OAK PARK, IL 60302

#### Account Information

**Online:** wells Fargo.com/ym  
**Fax:** 1-866-278-1179  
**Telephone:** 1-866-234-8271  
**Correspondence:** PO Box 10335  
Des Moines, IA 50306

**Hours of operation:** Mon - Fri, 6 a.m. - 10 p.m.,  
Sat, 8 a.m. - 2 p.m., CT

**Loan number:**  
**Property address:** 1231 N Taylor Ave  
Oak Park IL 60302

PLEASE NOTE: This notice is being provided for informational purposes only. As a result of at least one bankruptcy case filing that included the above referenced account, Wells Fargo Home Mortgage is NOT attempting in any way to violate any provision of the United States Bankruptcy Code or to collect a debt (deficiency or otherwise) from any customer(s) who is impacted by an active bankruptcy case or has received a discharge, where the account was not otherwise reaffirmed or excepted from discharge. THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S).

Subject: Reimbursement of advanced funds

Dear Helena Bather:

We're reaching out to let the account holder know that we disbursed \$166.00 to pay the unpaid balance(s) for the real estate taxes and/or property insurance for the property address above. To make it easier for the account holder to reimburse us for this disbursement, we've arranged for the account holder to reimburse us in installments. We've taken the total amount of the disbursement and divided it over 12 months. We'll add this installment amount to the mortgage payment amount.

#### New monthly mortgage payment amount

Beginning with the 09/01/2019 monthly mortgage payment, the new mortgage payment amount will include \$13.83, which will be applied to repay the amount that was advanced. This installment amount will be reflected in the payment summary on the mortgage statement.

#### To open an escrow account

If you'd like, we can establish an escrow account to gather funds to pay the future real estate taxes and/or property insurance premiums. This will ensure the tax and/or insurance bills are paid in full and timely.

To establish an escrow account for the payment of these items, please call us at the number in the account information box. Have the real estate tax and/or property insurance information available when you call.

#### We're here for you

You can view up-to-date information about the mortgage at the website in the account information section of this letter. If you have any questions or need further assistance, please contact us.

**Account Information****Loan number:****Property address:** 1231 N Taylor Ave  
Oak Park IL 60302

Escrow Operations  
Wells Fargo Home Mortgage

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